

## CLAIMS

1. A method for selling an internet insurance product online to a user, comprising the steps of:
  - a. offering an online application to said user, said online application having a menu of available internet insurance coverages,
  - b. upon said user completing said online application, offering an online self-assessment rating engine to said user,
  - c. upon said user completing an online self-assessment, offering an online quote request form to said user,
  - d. upon said user completing said online quote request form for a particular set of internet insurance coverages, performing a risk analysis on said user,
  - e. upon satisfactorily completing said risk analysis, offering an online quote for said particular set of internet insurance coverages to said user,
  - f. upon said user accepting said online quote, selling said particular set of internet insurance coverages to said user.
2. The method of claim 1 wherein said risk analysis is performed off-line.
3. The method of claim 1 wherein said risk analysis is performed online.

4. The method of claim 1 wherein said user requests a quote without completing an online self-assessment.
5. The method of claim 1 wherein said risk analysis includes an onsite security assessment of said user.
6. The method of claim 5 wherein said onsite security assessment determines whether or not the user is approved for said online quote.
7. The method of claim 1 wherein said user has access to specimen policies.
8. The method of claim 1 wherein said user has access to status information regarding his quote request.
9. The method of claim 1 wherein said user has access to a call center.